



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

22 MAR 2019

JACELYN KOH KHIM TIAN
31A BERRIMA ROAD
SINGAPORE 297633

Dear Sir/ Mdm

OUR REF : CC4/ASM19003349/pb3

YOUR REF : -

ACCIDENT INVOLVING SLJ 2461U AND SLZ 7363C OUTSIDE NANYANG PRIMARY SCHOOL ON 19/02/2019

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from CYCLE & CARRIAGE KIA PTE LTD acting on behalf of the owner of SLZ 7363C against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. We are of the view that the case would be settled at equal liability.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to ceciliachong@lkkauto.com within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6749 4274 or email us at ceciliachong@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Cecilia Chong
Case Handler

DID: 6749 4274

FAX: 6741 4108

EMAIL: ceciliachong@lkkauto.com

Cc *AXA Insurance Pte Ltd*
(Motor Claims Dept)

To:

Cycle & Carriage Kia Pte Ltd
209 Pandan Gardens,
Singapore 609339
Attention: [Motor Claims Department]

Date: 19.02.2019

LETTER OF AUTHORIZATION TO ACT

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no.SLZ7363C (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on 19.02.2019 / 07:08 (*date and time of accident*) on/along OUTSIDE THE GATE OF NANYONG PRIMARY, KINGS ROAD (*location*) between the Vehicle and SLJ2461U (*3rd party vehicle(s) number, if any*) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/We hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
 - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
 - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
 - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/We hereby further authorize Cycle & Carriage, for and on our behalf, to **execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents** in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.

5. I/We further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

Thank you.

Yours faithfully,



Name.

NRIC / Passport No. / Company Registration No.:



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLJ2481U (Insd veh)	Model: KIA FORTE K3-1.6 EX (A)
	SLJ27363C (TP veh)	
Date of Accident/ Time:	18/02/2019	

Repair Estimate	: \$	3,2968.63	
Final Repair Cost (WOBT)	: \$	796.08	
Loss of Use	: \$	-	days at \$ per day
Rental (if any)	: \$	200.00	2 days at \$100.00 per day
LTA / GIA Search Fee	: \$	2.00	
Others:	: \$		
Final Settlement Sum	: \$	998.08	
Payee Name : CYCLE & CARRIAGE KIA PTE LTD			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable <input checked="" type="checkbox"/> Yes No BOLA Scenario No: 15	
	BOLA Liability: 100 (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			


NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are not received within 7 days of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a full and final settlement that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

 Signature of workshop representative / Workshop stamp Name of Representative: <u>Loi An Tay</u> Date: <u>18/11/19</u>	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>Coro Lee Tay</u> Date: <u>18/11/19</u>
 LKK CTY	SIGNED WITHOUT PREJUDICE FOR ANY PERSONAL INJURY CLAIM
Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date:	

CHAN'S & SONS ENTERPRISE

363 Sembawang Road
Singapore 758379
Tel: 67532536 Fax: 67567565
GST Reg No: 51-936900-M

chan's
www.chans.com.sg

TAX INVOICE

TAN HEE HON

INVOICE : AR1906-0420
DATE : 26/06/2019
TERMS : C.O.D
STAFF ID : AMIRA
AGREEMENT NO. : HA201906-0261

ATTN : ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
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Vehicle Reg No : SKU8661Z 186.92
Make / Model :
Rental Dates : Rental Billing From 24/06/2019 To 26/06/2019
Period : 2 days
Rental Rate : S\$ 100.00 Per Day (Including GST)
Reference No : SLZ7363C

AMOUNT : S\$
TWO HUNDRED DOLLARS ONLY

NON-TAXABLE VALUE : 0.00
TAXABLE VALUE : 186.92
GST 7% : 13.08

TOTAL S\$: 200.00

Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**

For Official Use Only



Payment Date	F / Amt
CS / CC / CH	
CS / CC / CH	

RENTAL AGREEMENT

201906-0261

Hirer's Name TAN HEE HON	Date of Birth 12.01.66	Passport/ Nric No. [REDACTED]	Nationality SPR
Address 73 GERALD RD # 01-06	Occupation	Driving Licence No.	Date of Expiry
Postal Code 791103	Contact No.	Mobile Phone No. 98159398	
Joint Hirer's / Guarantor's Name	Date of Birth	Passport/ Nric No.	Nationality
Address	Occupation	Driving Licence No.	Date of Expiry
Postal Code	Contact No.	Mobile Phone No.	

CHECK OUT

Date 24.06.2019	Time 0830	Mileage KM	E 1/4 1/2 3/4 F
Date 26.6.19	Time 11.29am	Mileage KM	Remarks

CHECK IN

IMPORTANT NOTES:-

- ❑ Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- ❑ No refund will be given for vehicle that returns early.
- ❑ Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- ❑ Third Party Liability - First \$2000 for any Third Party Accident Claims.
- ❑ Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- ❑ Hirer is responsible for all parking fines & traffic summons.
- ❑ Extension: One day's advance notice is required otherwise no extension will be allowed.
- ❑ Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- ❑ Vehicle returned after office hour will be charged to the next working day.
- ❑ Hourly extension is charged at 1/5 of the daily rate.
- ❑ As preventive maintenance, please check water & engine oil daily.
- ❑ Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- ❑ For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- ❑ Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT	RATE (\$)	TOTAL (\$)
RATE	2	100 net	186.92
DISCOUNT			
GST @ 7%			13.08
TOTAL			200
EXTENSION		AF1906-0420	
Edwin Teban - TP/AXA			
SLZ 7363C			
DEPOSIT (refundable) S\$			
CHANGED OVER FROM VEH.		DATE	

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.
I/We declare that all information given on this form is true and accurate.


Hirer's Signature

Joint Hirer's/ Guarantor's Signature


for CHAN'S & SONS ENTERPRISE

VEHICLE NO.

SKU 86612

MODEL

FROM

24.06.2019

RETURN

*Estimate Date. For actual return see CHECK IN

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-028497

Date of Request: 21/02/2019

Your Ref No:

Online Purchase

Cycle & Carriage Automotive Pte Ltd
241 Alexandra Road
Singapore 159931

Dear Sir/Madam,

Enquiry Date: 21/02/2019
Enquiry By: Edwin Abcede Caina
TP Vehicle No: SLJ2461U
Accident Date: 19/02/2019

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque